

United States Bankruptcy Court
Eastern District of Virginia
Richmond Division

In re:

Case Number 10-37019-KLP
Chapter 13

Barbara Brownson Snead

Debtor(s)

**NOTICE TO DEBTOR(S) AND CREDITORS
CONCERNING ISSUANCE OF DISCHARGE**

The Trustee has filed a report of completion of plan payments. Unless an order has been previously entered denying a discharge, a discharge will be granted if the Court determines that all the requirements for issuance of a discharge are satisfied.

TO THE DEBTOR(S):

In order to receive a discharge, you must

Complete and File with the Court the Debtor's(s') Certification of Compliance with 11 U.S.C. §1328 (form attached) as required by Local Bankruptcy Rule 4008-2(A). A copy of this form may be obtained from the Clerk's Office or via the Bankruptcy Forms button on the Court's Internet web site at www.vaeb.uscourts.gov. Unless this Certificate is filed with the Court within 45 days of the mailing of this notice, your case may be closed without issuance of a discharge.

TO CREDITORS:

The debtor(s), if otherwise entitled, will be issued a discharge without further notice or hearing unless, within 21 days of the mailing of this notice a creditor or party in interest files with the Court a request for a hearing asserting that the debtor(s) has/have claimed exempt under state or local law property (such as a residence or homestead) of the type described in §522(p)(1) of the Bankruptcy Code that exceeds \$125,000 in value for cases filed before April 1, 2007, \$136,875 if the case was filed April 1, 2007 through March 31, 2010, or \$146,450 if the case was filed on or after April 1, 2010, and there is pending a proceeding in which the debtor may be found guilty of a felony of the kind described in §522(q)(1)(A) or liable for a debt of the kind described in §522(q)(1)(B) of the Bankruptcy Code. If a timely request for hearing is filed, you will be notified of the date, time, and place of the hearing.

Dated: December 31, 2013

William C. Redden , Clerk
United States Bankruptcy Court

Certificate of Notice Page 2 of 3
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Barbara Brownson Snead
 Debtor

Case No. 10-37019-KLP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0422-7

User: manleyc
 Form ID: ntc4008

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 Total Noticed: 19

Date Rcvd: Dec 31, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 02, 2014.

db +Barbara Brownson Snead, 407 South Laurel St., Richmond, VA 23220-6232
 cr +BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME, SHAPIRO & BURSON,
 236 CLEARFIELD AVE, SUITE #215, VIRGINIA BEACH, VA 23462-1893
 10175542 +BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME, BANKRUPTCY DEPT, MAIL STOP CA6-919-01-23,
 400 NATIONAL WAY, SIMI VALLEY, CA 93065-6414
 10003340 +BAC Home Loans, Bankruptcy Department, P.O. Box 5170, Simi Valley, CA 93062-5170
 10003342 +Bon Secours Rich Health Cen, Attn: CBO, 8508 Magellan Parkway, Richmond, VA 23227
 10099624 Bon Secours St. Mary's Hospital, c/o Greer P. Jackson, Jr., Esq.,
 Spinella, Owings & Shaia, P.C., 8550 Mayland Drive, Richmond, VA 23294-4704
 10003343 C&F Finance Co., P.O. Box 38456-0656, Henrico, VA 23231-0000
 10003345 HSBC Card Services, Bankruptcy Department, P.O. Box 5253, Carol Stream, IL 60197-5253
 10003346 +ISPC, c/o Michael D. Ginsberg, 1115 Gunn Highway, Odessa, FL 33556-5328
 10003347 +Law Office of Mark D. Stumer, 69 West 9th Street, Suite B, New York, NY 10011-8966
 10003349 +PRA Receivables Management, P.O. Box 12907, Norfolk, VA 23541-0907
 10003350 +Shapiro & Burson, 236 Clearfield Avenue, Suite 215, Virginia Beach, VA 23462-1893
 10003338 ++VIRGINIA DEPARTMENT OF TAXATION, P O BOX 2156, RICHMOND VA 23218-2156
 (address filed with court: Commonwealth of Virginia, Director of Finance, P.O. Box 760,
 Richmond, VA 23218-0760)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

10003341 E-mail/Text: banko@berkscredit.com Jan 01 2014 00:43:45 Bon Secours Phys. Practice,
 c/o Berks Credit & Collections, P.O. Box 329, Temple, PA 19560-0329
 10003339 +Fax: 602-659-2196 Jan 01 2014 01:02:19 Check Systems, Attn: Consumer Relations,
 7805 Hudson Road, Suite 100, Saint Paul, MN 55125-1703
 10003344 +E-mail/Text: bankruptcy@co.henrico.va.us Jan 01 2014 00:44:53 County of Henrico,
 Department of Finance, P.O. Box 27032, Richmond, VA 23273-7032
 10254102 E-mail/Text: bankruptcy@co.henrico.va.us Jan 01 2014 00:44:53 HENRICO COUNTY, VIRGINIA,
 RHYSA GRIFFITH SOUTH, ASSISTANT COUNTY ATTORNEY, P.O. BOX 90775,
 HENRICO, VIRGINIA 23273-0775
 10003337 E-mail/Text: cio.bncmail@irs.gov Jan 01 2014 00:43:30 Internal Revenue Service,
 P.O. Box 21126, Philadelphia, PA 19114-0000
 10003348 E-mail/Text: mmrgbk@miramedrg.com Jan 01 2014 00:44:13 MiraMed Revenue Group, P.O. Box 536,
 Linden, MI 48451-0536

TOTAL: 6

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Bank of America, N.A. successor by merger to BAC H

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 02, 2014

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 31, 2013 at the address(es) listed below:

Carl M. Bates station01@richchap13.com,
 station10@richchap13.com;station03@richchap13.com;station07@richchap13.com;station06@richchap13.c
 om
 Jason Meyer Krumbein on behalf of Debtor Barbara Brownson Snead jkrumbein@krumbeinlaw.com,
 a30156@yahoo.com;tcarper@krumbeinlaw.com
 Mitchell Goldstein on behalf of Debtor Barbara Brownson Snead mitch@mitchellpgoldstein.com,
 goldsteinatlaw@gmail.com
 Susan C. Meyer on behalf of Creditor BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS
 SERVICING LP vabecf@logs.com

District/off: 0422-7

User: manleyc
Form ID: ntc4008

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Trenita J. Stewart on behalf of Creditor BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME
LOANS SERVICING LP vabecf@logs.com

TOTAL: 5